

<b>Information to identify the case:</b>			
Debtor 1:	<b>Butch Keegan</b>		Social Security number or ITIN: xxx-xx-0280
	First Name	Middle Name	Last Name
Debtor 2:	<b>Jennifer Evans</b>		Social Security number or ITIN: xxx-xx-5102
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed for chapter: 7 5/5/23
Case number:	23-13904-ABA		

**Official Form 309A (For Individuals or Joint Debtors)**  
**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline** 10/20

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Butch Keegan	Jennifer Evans
2. All other names used in the last 8 years		
3. Address	1613 Acorn St. Millville, NJ 08332	1613 Acorn St. Millville, NJ 08332
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300 Email: mylawyer7@aol.com
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

Debtor **Butch Keegan** and **Jennifer Evans**

Case number **23-13904-ABA**

<b>6. Bankruptcy clerk's office</b>	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 856-361-2300  Date: 5/7/23
<p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>. (800) 676-6856</p>		
<b>7. Meeting of creditors</b>	<b>June 9, 2023 at 10:30 AM</b>	Location:
<p><b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b></p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p> <p><b>Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.</b></p> <p>All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.</p>		
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
<p>If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.</p>		
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>	<b>Filing deadline: 8/8/23</b>
<p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p> <p><b>You must file a complaint:</b></p> <ul style="list-style-type: none"><li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li></ul> <p><b>You must file a motion:</b></p> <ul style="list-style-type: none"><li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul> <p><b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b></p>		
<b>Deadline to object to exemptions:</b>		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<p>The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>		
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<p>Please do not file a proof of claim unless you receive a notice to do so.</p>		
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

In re:  
Butch Keegan  
Jennifer Evans  
Debtors

Case No. 23-13904-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: May 08, 2023

User: admin  
Form ID: 309A

Page 1 of 2  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Butch Keegan, Jennifer Evans, 1613 Acorn St., Millville, NJ 08332-4702
519909913	+ DMI/NATION DIRECT MTG, LLC, 1 CORPORATE DR STE 360, Lake Zurich, IL 60047-8945
519909914	+ Inspira Health Network Medical Group, PO Box 981006, Boston, MA 02298-1006
519909915	Inspira Medical Centers, Inc, PO Box 981006, Boston, MA 02298-1006
519909920	+ New Jersey Surcharge Violation System, PO Box 1502, Moorestown, NJ 08057-9704
519909923	+ Philadelphia Parking Authority, PO Box 8248, Phila., PA 19101-8248
519909927	+ Ragan & Ragan, 3100 Route 138 West, Belmar, NJ 07719-9021
519909928	+ Receivable Outsourcing LLC, P.O Box 734412, Chicago, IL 60673-4412
519909929	+ Regional Diagonostic Imaging, 2527 Cranberry Highway, Wareham, MA 02571-1046
519909930	State Of New Jersey, P.O. Box 245, Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245

TOTAL: 10

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mylawyer7@aol.com	May 08 2023 20:33:00	Seymour Wasserstrum, Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360
tr	+ EDI: QBTHOMAS.COM	May 09 2023 00:22:00	Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg	Email/Text: usanj.njbankr@usdoj.gov	May 08 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 08 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519909904	+ EDI: CAPITALONE.COM	May 09 2023 00:22:00	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519909907	Email/Text: tracey.gregoire@millvillenj.gov	May 08 2023 20:35:00	City Of Millville, 12 South High Street, P.O. Box 609, Tax Collector, Millville, NJ 08332-0609
519909908	+ Email/Text: bankruptcy@philapark.org	May 08 2023 20:35:00	City Of Philadelphia, P.O. Box 41818, Department Of Parking Violations, Philadelphia, PA 19101-1818
519909909	+ EDI: CCS.COM	May 09 2023 00:22:00	Credit Collection Services, P.O Box 337, Norwood, MA 02062-0337
519909912	Email/PDF: creditonebknofications@resurgent.com	May 08 2023 20:50:01	Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500
519909910	+ Email/PDF: creditonebknofications@resurgent.com	May 08 2023 20:38:16	Credit One Bank, 6801 S, Cimarron Road, Las Vegas, NV 89113-2273
519909918	EDI: IRS.COM	May 09 2023 00:22:00	Internal Revenue Service, P.O. Box 744, Special

District/off: 0312-1

User: admin

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Date Rcvd: May 08, 2023

Form ID: 309A

Total Noticed: 29

		Procedure Branch, Springfield, NJ 07081	
519909919	+ Email/Text: PBNCNotifications@peritussservices.com	May 08 2023 20:34:00	Kohls Capital One, PO BOX 3115, Milwaukee, WI 53201-3115
519909921	^ MEBN	May 08 2023 20:28:50	Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
519909922	+ EDI: AGFINANCE.COM	May 09 2023 00:22:00	One Main Financial, 100 INTERNATIONAL DRIVE 15TH FLOOR, Baltimore, MD 21202-4784
519909926	EDI: PRA.COM	May 09 2023 00:22:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
519909924	+ Email/Text: bankruptcy1@pffcu.org	May 08 2023 20:34:00	Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
519909931	+ EDI: RMSC.COM	May 09 2023 00:22:00	SYNCB/LOWES, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738
519909933	+ EDI: WTRRN BANK.COM	May 09 2023 00:22:00	TD Bank USA/Target Credit, 7000 Target Parkway N., Mail Stop NCD-0450, Brooklyn Park, MN 55445-4301
519909934	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	May 08 2023 20:34:00	US Dept. of Education/Glelsi, PO Box 7860, Madison, WI 53707-7860

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519909905	*+	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519909906	*+	CAPITAL ONE, PO BOX 31293, Salt Lake City, UT 84131-0293
519909911	*+	Credit One Bank, 6801 S. Cimarron Rd, Las Vegas, NV 89113-2273
519909916	*+	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
519909917	*	Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081
519909925	*+	Police And Fire Federal Credit Union, 901 Arch St, Philadelphia, PA 19107-2495
519909932	*+	SYNCB/LOWES, 4125 WINDWARD PLAZA, Alpharetta, GA 30005-8738

TOTAL: 0 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 10, 2023

Signature: /s/Gustava Winters